

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action of July 26, 2007, in which the Examiner (1) rejected claims 1, 3, 4, 6, 9-13, 15, 19-22 and 26 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5933818 ("**Zeanah**"), in view of U.S. Patent No. 6349290 ("**Horowitz**"), (2) rejected claims 7 and 17 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6029153 ("**Bauchner**"), (3) rejected claims 8, 18 and 23 under 35 U.S.C. § 103(a) as being unpatentable over **Zeanah**, **Horowitz** and **Bauchner** as applied to claims 7, 17 and 21, and further in view of U.S. Patent No. 6622124 ("**Kolls**"), (4) rejected claims 24 and 25 under 35 U.S.C. § 103(a) as being unpatentable over **Zeanah**, in view of **Horowitz** and **Kolls**.

By the present Amendment, independent claims 1, 12, 24, 25 and 26 have been amended to be more clearly distinguishable from the cited references.

Applicants respectfully request the Examiner reconsider the rejection of the claims in view of the claim amendments and remarks herein.

As noted in Applicants' earlier response, the principal reference, **Zeanah**, discloses a single delivery system 12 for a bank that permits various financial services (in the form of mini-apps) to be provided to customers at a wide range of remote devices (ATMs, PDAs, teller terminals, etc.). The delivery system provides a common application base for the mini-apps so that a different delivery system is not required for each type of remote device (see col. 1, lines 40-60; col. 12, lines 41-63; and col. 29, lines 20-31). Applicants further note that **Zeanah** has a purpose that is far different than the present invention, in that it is intended to permit financial transaction to be expanded beyond in-person, bank teller transactions and interactions (col. 1, lines 34-45). Rather, **Zeanah** permits transactions to be conducted at self-service terminals and also at remote personal computers and PDAs, using a single delivery system and thereby avoiding the complexity of three different delivery systems and platforms (see col. 2, lines 4-16, and col. 3, lines 39-67).

Applicants' invention, on the other hand, is intended to assist bank employees in promoting services to customers that are present at an ATM at a bank branch office. This is accomplished by providing personal, in-person attention to customers at the branch office, rather than merely providing on-line services at ATMs or at remote devices.

Applicants invention, as now embodied in amended claim 1, includes (among other things), novel elements not found in **Zeanah**, such as:

"transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer service information and for being used by the branch employee to promote services to the customer *on-site at the branch*;

wherein the report is provided to the branch employee, for use in providing personal attention to the customer in connection with the customer service information, *the personal attention provided in-person by the branch employee to the customer*; and

wherein the customer service information is updated at the branch system and provided to the central system *after the employee provides the personal, in-person attention to the customer*, the updated customer service information reflecting the reaction of the customer *to the personal, in-person attention* with the customer service information and the status of any current transaction by the customer at the self-service terminal" (emphasis added).

The Examiner cites **Horowitz** as disclosing various elements not found **Zeanah**. **Horowitz** discloses a system at a financial institution for collecting information on customers, analyzing that information and sending new product/service information to customers most likely to subscribe to the new products/services (see col. 1, lines 48-63, and col. 2, lines 59-65). There is no report "provided to an employee of the establishment at the branch, for use in providing *personal attention* to the customer in connection with the customer service information, *the personal attention provided in-person by the branch employee to the customer*" (emphasis added), as recited in claim 1. Further, there is no customer service information "updated at the branch system and provided to the central system after the employee provides *the personal, in-person attention to the customer*, the updated customer service information reflecting the reaction of the customer *to the personal, in-person attention* with the customer service information and the status of any current transaction by the customer at the self-service terminal" (emphasis added).

The Examiner appears to cite col. 18, lines 58-63, and col. 5, lines 21-47 as disclosing the reporting to a branch employee. However, **Horowitz** only mentions in passing that, if a customer service representative "is involved," a copy of the token is "replicated to both parties." However, there is not any mention of providing a report to a branch employee "*for being used by the branch employee to promote services to the customer on-site at the branch,*" as recited in claim 1. In **Horowitz**, there is no branch, no personal attention, and no transferring of customer service information from "the central system to the branch system," in order to permit personal, in-person attention on-site at the branch, as in the present invention.

The Examiner combines **Zeanah** and **Horowitz** because of the motivation for "customizing and personalizing the delivery of financial services" (see Page 5 of the Remarks). However, Applicants respectfully submit that not only does the combination of such references not teach all of the limitations of claim 1 as described above, but **Zeanah** would in fact teach away from such combination. As mentioned earlier, **Zeanah** has a purpose far different than the present invention, in that it is intended to permit financial transactions to be expanded beyond in-person, bank teller transactions and interactions. Thus, it is intended to expand current systems beyond in-person, bank teller transactions and interactions, to permit transactions to be conducted at remote personal computers and PDAs where there would be no personal, in-person attention to the customer. Thus, one skilled in the art would not be motivated to combine **Zeanah** and **Horowitz**.

The other cited references (**Bauchner** and **Kolls**) likewise do not teach or suggested the above referenced features of amended claim 1.

Independent claim 12 (as amended) recites subject matter similar to claim 1, and is believed allowable for at least the same reasons as stated above. In addition, independent claims 24, 25 and 26 recite similar subject matter along with additional limitations. As one example, claims 24, 25 and 26 each recite that the report for use in providing personal attention by the branch employee is "for use by a branch employee rather than the customer." As another example, claim 26 recites a portable terminal and a stationary terminal for use by the bank representative, wherein the report may include "information on more than one customer at the branch office," and wherein the bank representative may obtain "detailed customer information

... at the stationary terminal along with the report" (see the Specification, paragraphs 159-163). Such limitations are not found in any of the cited references.

In regard to claims 8, 18, 24 and 25, the Examiner takes official notice of "informational or instructional messages on the screen of an ATM," and "for a bank representative to approach a customer that is in the bank's main or branch office and offer assistance." Applicants respectfully request that the Examiner provide evidence of such features, particularly in the context of Applicants invention where personal attention is provided in response to reports generated as a result of the use of an ATM. Further, the Examiner states (see, e.g., Page 13 of the Remarks) that there would motivation for combining these features "in order to provide proactive customer service," but Applicants respectfully submit that such a general benefit is not a sufficient basis for taking official notice and then combining such features in the novel way as invented by Applicants.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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